

STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Bulletin 2009-05-INS

In the matter of

**Maximum Amount of the Substance Abuse
Minimum Coverage under the Michigan Insurance Code**

Issued and entered
this 12th day of February 2009
By Ken Ross
Commissioner

Section 3425 of the Insurance Code, 1956 PA 218, MCL 500.3425, requires each insurer offering health insurance policies to provide coverage for intermediate and outpatient care for substance abuse, upon issuance or renewal, in all contracts for group and individual hospital, medical, surgical expense-incurred health insurance policies other than limited classification policies. The minimum required coverage, per individual per year, a health insurer must provide is \$1,500, adjusted annually by March 31st each year, in accordance with the annual average percentage increase or decrease in the United States consumer price index for the 12-month period ending the preceding December 31st.

The new minimum substance abuse benefit level effective **April 1, 2009 through March 31, 2010 is \$3,919.**

The minimum benefit levels for recent years are as follows:

April 1, 2008 through March 31, 2009 ---- \$3,774
April 1, 2007 through March 31, 2008 ---- \$3,671
April 1, 2006 through March 31, 2007 ---- \$3,557
April 1, 2005 through March 31, 2006 ---- \$3,440
April 1, 2004 through March 31, 2005 ---- \$3,350
April 1, 2003 through March 31, 2004 ---- \$3,275

If you have questions about this policy benefit or its minimum amount, please contact:

Office of Financial and Insurance Regulation
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611 W. Ottawa Street
P.O. Box 30220
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Toll Free: (877) 999-6442



Ken Ross
Commissioner